

HH -





IMP Please type a plus sign (+) inside this box ++

Signature

PTO/SB/21 (08-00)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no porgons are required to respond to a collection of information unless it displays a valid OMB control number. lease type a plus sign (+) inside this box -> + Application Number 09/965.981 TRANSMITTAL 09/28/2001 Filing Date **FORM** Diane K. Smith First Named Inventor Group Art Unit 2161 (to be used for all correspondence after initial filing) Unknown Examiner Name 47117/14489 12 Attorney Docket Number Total Number of Pages in This Submission **ENCLOSURES** (check all that apply) After Allowance Communication **Assignment Papers** Fee Transmittal Form (for an Application) to Group Appeal Communication to Board Fee Attached Drawing(s) of Appeals and Interferences Appeal Communication to Group Licensing-related Papers Amendment / Reply (Appeal Notice, Brief, Reply Brief) Petition After Final Proprietary Information Petition to Convert to a Affidavits/declaration(s) Provisional Application Status Letter Power of Attorney, Revocation Change of Correspondence Other Enclosure(s) (please Extension of Time Request Address identify below): Terminal Disclaimer Postcard to be time-stamped and Express Abandonment Request Request for Refund returned. Information Disclosure Statement CD, Number of CD(s) Certified Copy of Priority Document(s) Remarks Response to Missing Parts/ Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm John X. Garred, Reg. No. 31,830 Arter & Hadden LLP Individual name Signature Date Vounhi 19, 2001 CERTIFICATE OF MAILING I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 11/19/2001 Annie Kundel Typed or printed name

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Ki

11/19/2001

Date

Ó

OIPE CO.

TOTAL AN

PTO/SB/17 (10-01)
Approved for use through 10/31/2002, OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE ond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

OUNT OF PAYMENT	(\$)	170.

79D9 10 10 11 00 10 10 10 11		
C	omplete if Known)
Application Number	09/965,981	
Filing Date	09/28/2001	
First Named Inventor	Diane K. Smith	COPY OF PARERS
Examiner Name	Unknown	ORIGINALLY FILE
Group Art Unit	2161	
Attorney Docket No.	47117/14489	

METHOD OF PAYMENT	FEE CALCULATION (continued)					
The Commissioner is hereby authorized to charge	3. A	DDIT	ION	AL FE	ES	
The Commissioner is nereby authorized to charge indicated fees and credit any overpayments to:		Larg	e	Sma	11	
Deposit Account Number 50-0902(47117/14489)	Fee		Fee Cod	Entit Fee e (\$)	y Fee Description	Fee Paid
Deposit Account Name Arter & Hadden	105	130	205	65	Surcharge - late filing fee or oath	\$130.00
✓ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17	127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
Applicant claims small entity status.	139	130	139	130	Non-English specification	
See 37 CFR 1.27	147	2,520	147	2,520	For filing a request for ex parte reexamination	
2. Payment Enclosed: Credit card Money Other	112	920°	112	920*	Requesting publication of SIR prior to Examiner action	
FEE CALCULATION	113	1,840	113	1,840*	Requesting publication of SIR after Examiner action	
1. BASIC FILING FEE	115	110	215	55	Extension for reply within first month	
Large Entity Small Entity	116	400	216	200	Extension for reply within second month	
Fee Fee Fee Fee Description	117	920	217	460	Extension for reply within third month	
Code (\$) Code (\$) Fee Para	118	1,440	218	720	Extension for reply within fourth month	
106 330 206 165 Design filing fee	128	1,960	228	980	Extension for reply within fifth month	
107 510 207 255 Plant filing fee	119	320	219	160	Notice of Appeal	
108 740 208 370 Reissue filing fee	120	320	220	160	Filing a brief in support of an appeal	
114 160 214 80 Provisional filing fee	121	280	221	140	Request for oral hearing	
·	138	1,510	138	1,510	Petition to institute a public use proceeding	
SUBTOTAL (1) (\$) 0	140 110 240 55 Petition to revive - unavoidable					
2. EXTRA CLAIM FEES	141 1,280 241 640 Petition to revive - unintentional					
Fee from Extra Claims <u>below</u> Fee Paid	142	1,280	242	640	Utility issue fee (or reissue)	
Total Claims -20** = 0 X = 0	143	460	243	230	Design issue fee	
Independent - 3" = 0 X = 0	144	620	244	310	Plant issue fee	
Multiple Dependent = 0	122	130	122	130	Petitions to the Commissioner	
	123 50 123 50 Processing fee under 37 CFR 1.17(q)					
Large Entity Small Entity	126	180	126	180	Submission of Information Disclosure Stmt	
Fee Fee Fee Fee Description Code (\$) Code (\$) 103 18 203 9 Claims in excess of 20	581	40	581	40	Recording each patent assignment per property (times number of properties)	\$40.00
102 84 202 42 Independent claims in excess of 3	146	740	246	370	Filing a submission after final rejection	
104 280 204 140 Multiple dependent claim, if not paid		, .,0	. TO	-,0	(37 CFR § 1.129(a))	
109 84 209 42 "Reissue independent claims over grignal patent	149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))	
110 18 210 9 "Reissue claims in excess of 20	179	740	279	370	Request for Continued Examination (RCE)	
and over original patent	169	900	169	900	Request for expedited examination of a design application	
SUBTOTAL (2) (\$) 0						
**or number previously paid, if greater; For Reissues, see above	'Red	luced b	y Bas	ic Filing	Fee Paid SUBTOTAL (3) (\$)	\$170.00

SUBMITTED BY Complete (if applicable)					applicable)
Name (Printi Type)	John X. Garred	Registration No. (Attorney/Agent)	31,830	Telephone	(216) 696-3340
Signature				Date	11/19/2001

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE APPLICATION OF:

DIANE K. SMITH

FOR

SOFTWARE FOR FINANCIAL INSTITUTION

MONITORING AND MANAGEMENT

SERIAL NO.

09/965,981

FILED

September 28, 2001

COPY OF PAPERS ORIGINALLY FILED

ART UNIT

2161

DOCKET NO.

47117/14489

LETTER

BOX MISSING PARTS Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

This communication is in response to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted dated October 24, 2001, a copy of which is enclosed herewith. Enclosed is a copy of the executed Declaration as signed by the inventor on November 14, 2001. Applicant also hereby submits the enclosed Assignment and Recordation Cover Sheet, including a Statement Under 37 CFR 3.73(b), for filing with the U.S. Patent and Trademark Office.

Accordingly, the surcharge of \$130.00 as set forth in 37 CFR 1.16(e) is enclosed with an additional \$40.00 for the Assignment fee. Attached is a check in the amount of \$170.00 for payment of the same. The Commissioner is hereby authorized to charge any additional fees or credit any overpayment associated with this communication to Deposit Account No. 50-0902 (47117/14489).

Applicant requests that the Declaration be entered and made of record in this application. Further, applicant claims priority from Provisional Application No. 60/297,230, entitled SOFTWARE FOR FINANCIAL INSTITUTION MONITORING AND MANAGEMENT, filed June 8, 2001.

Respectfully submitted,

ARTER & HADDEN LLP

Date: Number 19 Zooi

John X. Garred
Reg. 46. 31,830
1100 Huntington Building
925 Euclid Avenue
Cleveland, Ohio 44115-1475
Customer No. 23380
(216) 696-3340 (phone)
(216) 696-2645 (fax)

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8

I hereby certify that this correspondence (along with any paper referenced as being attached or enclosed) is being deposited on the below date with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Box Missing Parts, Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: 11/19/2001

Name: Annie Kundel

622344.1







United States Patent and Trademark Office

COMMISSIONER FOR PATENTS United States Patent and Trademark Office WASHINGTON, D.C. 20231 www.uspto.gov

APPLICATION NUMBER FILING/RECEIPT DATE FIRST NAMED APPLICANT ATTORNEY DOCKET NUMBER

09/965,981

09/28/2001

Diane K. Smith

47117/14489

23380 ARTER & HADDEN, LLP 1100 HUNTINGTON BUILDING 925 EUCLID AVENUE CLEVELAND, OH 44115-1475

CONFIRMATION NO. 5174 FORMALITIES LETTER OC000000006959847*

Date Mailed: 10/24/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- · The oath or declaration is missing. A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(I) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

copy of this notice MUST be returned with the reply.

COPY OF PAPERS **ORIGINALLY FILED**

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

01.85,8008 HMSHAMMI 00006048 09965981

71 FU:135 100.10 02





Title 35, United States Code, Section 184 Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).